

BUSINESSES

ARE YOU READY?

America's businesses form the backbone of the nation's economy. If businesses are **READY** to survive and recover in the event of a natural or man-made disaster, the nation and our economy are more secure. A commitment to planning today will help support employees, customers, the community, the local economy, and even the country. It also protects your business investment and gives your company a better chance for survival.



Continuity of Operations Planning

How quickly your company can get back to business after a fire, flood, tornado, pandemic flu outbreak, or other emergency often depends on emergency planning done today.

Start planning now to improve the likelihood that your company will survive and recover.

1. **Carefully assess how your company functions, both internally and externally**, to determine which staff, materials, procedures and equipment are absolutely necessary to keep the business operating.

- Identify operations critical to survival and recovery.
- Include emergency payroll, expedited financial decision-making and accounting systems to track and document costs in the event of a disaster.
- Establish procedures for succession of management.

2. **Identify your suppliers, shippers, resources and other businesses** you must interact with on a daily basis.

- Develop professional relationships with more than one company to use in case your primary contractor cannot service your needs.
- Create a contact list for existing critical business contractors and others you plan to use in an emergency. Keep this list with other important documents on file, and at an off-site location.

3. **Plan what you will do if your building, plant or store is not accessible.** This type of planning is often referred to as a **continuity of operations plan, or COOP**, and includes all facets of your business.

- Consider whether you can run the business from a different location or from your home.
- Develop relationships with other companies to use their facilities in case a disaster makes your location unusable.

4. **Plan for payroll continuity.**

5. **Decide who should participate in putting together your emergency plan.** Include co-workers from all levels in planning and as active members of the emergency management team.

6. **Define crisis management procedures and individual responsibilities in advance.**

- Make sure those involved know what they are supposed to do.
- Train others in case you need back-up help.

7. **Coordinate with others.**

- Meet with other businesses in your building or industrial complex.
- Plan with your suppliers, shippers and others you regularly do business with. Share your plans and encourage other businesses to set in motion their own continuity planning.

8. **Review your emergency plans annually.** Just as your business changes over time, so do your preparedness needs.

Emergency Planning For Employees

Your employees and co-workers are your business's most important and valuable asset.

There are some procedures you can put in place before a disaster, but you should also learn about what people need to recover after a disaster. It is possible that your staff will need time to ensure the well-being of their family members, but getting back to work is important to personal recovery. It is important to re-establish routines, when possible.

1. Two-way communication is central before, during, and after a disaster.

- Include emergency preparedness information in newsletters, on company intranet, periodic employee emails and other internal communications tools.
- Designate an out-of-town phone number where employees can leave an "I'm Okay" message in a catastrophic disaster.
- Ensure you have established staff members who are responsible for communicating regularly to employees.

2. **Talk to co-workers with disabilities.** If you have employees with disabilities, ask about what assistance is needed. People with disabilities typically know what assistance they will need in an emergency.

3. **Install smoke detectors and fire extinguishers** in appropriate places.

4. **Frequently review and practice** what you intend to do during and after an emergency with drills and exercises.

5. **Prepare a kit of emergency supplies** your company can feasibly provide. Keep copies of important records such as site maps, building plans, insurance policies, employee contact and identification information, supplier and shipping contact lists and other priority documents in a waterproof, fireproof portable container. Store a second set of records at an off-site location.

6. **Encourage key employees to take basic First Aid and CPR training** and keep First Aid kits easily accessible.

7. **Keep employee emergency contact information on file and up to date.** Store a copy with other vital records in your emergency kit and at another location.

Review Insurance Coverage

Inadequate insurance coverage can lead to major financial loss if your business is damaged, destroyed or simply interrupted for a period of time.

Insurance policies vary; check with your agent or provider.

1. **Review current coverage** and understand what it covers and what it does not.
2. **Understand what your deductible is**, if applicable.
3. **Consider how you will pay creditors and employees.**
4. **Find out what records your insurance provider will want to see** after an emergency and store them in a safe place.

Prepare for Utility Disruptions

Businesses are often dependent on electricity, gas, telecommunications, sewer and other utilities.

Having plans in place in the event of a power outage may get you back in business sooner.

1. **Plan ahead for extended disruptions during and after a disaster.** Carefully examine which utilities are vital to your business's day-to-day operation. Speak with service providers about potential alternatives and identify back-up options.

2. **Consider purchasing portable generators** to power the vital aspects of your business in an emergency. Never use a generator inside as it may produce deadly carbon monoxide gas. Periodically test the backup system's operability.

3. **Decide how you will communicate with employees, customers, suppliers and others.** Plan a secondary means of accessing the internet if it is vital to your company's day-to-day operations.

4. **If food storage or refrigeration is an issue** for your business, identify a vendor in advance that sells ice and dry ice in case you can not use refrigeration equipment.

